

Information to identify the case:				
Debtor 1	Jo-Anne E Dunn			Social Security number or ITIN xxx-xx-2707
	First Name	Middle Name	Last Name	EIN ____-____-____
Debtor 2				Social Security number or ITIN ____-____-____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN ____-____-____
United States Bankruptcy Court District of New Jersey				
Case number: 16-13651-RG				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jo-Anne E Dunn

3/7/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jo-Anne E Dunn
 Debtor

Case No. 16-13651-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Mar 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2017.

db +Jo-Anne E Dunn, 210 Overlook Ave, Belleville, NJ 07109-2271
 cr +Ditech Financial LLC, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway,
 Suite 302, Roseland, NJ 07068-1640
 516026001 +Equifax, PO BOX 740241, Atlanta, GA 30374-0241
 516026002 +Experian, PO BOX 9701, Allen, TX 75013-9701
 516432913 +Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825,
 Fountain Valley, CA 92728-0825
 516026006 +KML Law Group, P.C., 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812
 516026003 +Katie Dunn, 210 Overlook Ave, Belleville, NJ 07109-2271
 516026005 +Kia Motors Finance Co, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
 516026004 +Kia Motors Finance Co, 10550 Talbert Ave, Fountain Valley, CA 92708-6031
 516026007 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516026008 +Nationstar Mortgage LLC, Po Box 199111, Dallas, TX 75235
 516026009 +Trans Union, PO BOX 2000, Chester, PA 19022-2000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 07 2017 23:44:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 07 2017 23:44:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Mar 07 2017 23:18:00 Synchrony Bank, c/o Recovery Mgmt. Sys.,
 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
 516441142 E-mail/Text: bankruptcy.bnc@ditech.com Mar 07 2017 23:44:46
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516026000 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 07 2017 23:44:46 Ditech Financial LLC,
 Po Box 6172, Rapid City, SD 57709-6172
 516105037 EDI: RMSC.COM Mar 07 2017 23:18:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2017 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Ditech Financial, LLC NJECFMAIL@mwc-law.com
 Celine P. Derkrikorian on behalf of Creditor Ditech Financial, LLC njecfmail@mwc-law.com
 Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Jeanette F. Frankenberg on behalf of Creditor Ditech Financial LLC cmecf@sternlav.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Scott E. Tanne on behalf of Debtor Jo-Anne E Dunn info@tannelaw.com, clerk@tannelaw.com
 Scott S. Rever on behalf of Trustee Nicholas J. Delzotti srever@wjslaw.com,
 srever@ecf.inforuptcy.com; dmendez@wjslaw.com; dmendez@ecf.inforuptcy.com

TOTAL: 7